

General Requirements for Dependent Medical Coverage
(Must be met before dependents can be added to training orders)

1. Only International Military Students (IMS) attending Air War College (AWC), Air Command and Staff College (ACSC) and the School of Advanced Air and Space Studies (SAASS) are authorized to bring family members with them to the U.S. provided the family members reside with them for at least 75% of their course. Authorized family members can be listed on the Invitational Travel order (ITO), or training orders. Students must consult the Security Cooperation Office (the office that issues the training orders) in the U.S. Embassy should they be interested in bringing dependents. Information and general requirements for bringing dependents can be found in the various welcome packages listed on the IOS website. One of those requirements is medical coverage.
2. The Security Cooperation Office determines if an IMS is required to purchase a medical insurance policy to cover dependent medical care. Their determination will be made based on existing agreements with the foreign government.
3. If it is required for the IMS to purchase a medical insurance policy, the SCO will advise the IMS on policy requirements and purchasing options.
4. The IMS will purchase the insurance policy and provide the policy number and details to the Security Cooperation Office.
5. The Security Cooperation Office will submit the policy, review request form, and any other required documentation to a contracted insurance coverage reviewing agency called InGenesis.
 - a. Note: One of the most common “extra” items required are medical forms from a doctor stating that a family member is in good health and has no “pre-existing conditions” such as heart disease, diabetes, or asthma. Most insurance policies do not cover pre-existing conditions, so the dependent has to prove that no such conditions exist, or that the doctor has provided the member with all of the prescriptions necessary to obtain required medicine for the duration of the dependent’s stay in the U.S.
6. InGenesis will review the provided insurance policy to ensure it meets all of the requirements set by the Defense Security Cooperation Agency (DSCA) – see page 2 of this package.
7. InGenesis will issue a report stating whether or not the policy is compliant or noncompliant.
8. Only after InGenesis issues a compliant report can the dependents on the insurance policy be added to the ITO.
 - a. Note: There may be additional requirements other than medical care that must be met before family members can be added.

(These procedures are derived guidance issued by the Under Secretary of the Air Force Office of International Affairs and the Air Force Security Assistance Training Squadron. See the next pages for a list of policy requirements and screened companies that offer compliant medical policies.)

This is an excerpt of the actual coverage limits and requirements specified by the Defense Security Cooperation Agency (DSCA) that must be included in the purchased policy and should be explained by the Security Cooperation Office.

Note special requirements related to Pregnancy.

d. Minimum Required Healthcare Insurance Policy Coverage.

(1) Healthcare insurance policy coverage should include coverage for all non-elective medical conditions, and must remain in effect for the duration of the IMS and authorized dependents DoD sponsored stay in the U.S. The initial insurance policy should be in effect for one year or the duration of the IMS stay in the United States under DoD security cooperation sponsorship.

(2) Medical benefits of at least \$400,000 per year (payable in U.S. dollars; no conversion from foreign currency).

(3) Deductible not to exceed \$1000 annually per family.

(4) Repatriation of remains in the amount of \$50,000 (per individual), should a death occur in the U.S.

NOTE: This provides for the preparation and transportation of remains to home country.

(5) Medical evacuation in the amount of at least \$250,000 (per individual) for immediate transportation to the nearest adequate medical facility, and subsequently in the event it is determined to be medically necessary for IMS, international civilian students, and/or authorized dependents to return to their home country.

(6) Healthcare insurance policy coverage must meet the following requirements:

NOTE: Information concerning some healthcare insurance policies that meet the requirements of this policy can be found on the web at <http://www.disam.dsca.mil/itm/> under Functional Areas.

(a) No exclusion for payment of benefits directly to a DoD MTF if applicable.

(b) Provide nationwide coverage/service; non-U.S. based policies must provide benefits in the U.S.

(c) Provide single source administration/management for the policy.

(d) Have a point of contact in the U.S. In all cases, the insurance company is to pay promptly in U.S. currency directly to healthcare provider.

(e) Have a copy of the policy written in English.

(1) An English copy of the policy will be provided to the SCO, the servicing MTF, and the IMSO at all schoolhouses within the IMS' training track (e.g., DLIELC). The IMS will also retain a copy the policy.

(2) Some MILDEP schools may require the IMSO to review health insurance policies for compliance prior to the issuance of the ITO to the IMS, the SCO will scan and send a copy (in English) of the proposed policy as directed.

(f) If U.S. education and training is taking place in a third country, medical coverage must meet the requirements of the host country.

NOTE: Contact SCO, DoD training facility, or Regional Centers in host country to determine specific requirements.

(7) The minimum dollar standards and coverage requirements will be reviewed annually by DSCA (Programs Directorate) to ensure that minimum requirements reflect current cost and coverage of the U.S. healthcare.

5. **Pregnancy Coverage.**

a. Pregnant dependents will not be authorized to accompany or join the student unless the costs of prenatal, childbirth, and postnatal care are covered by an FMS (national funds) case, or an already existing pregnancy insurance policy for at least \$250,000 prior to their arrival, or if the country agrees to pay for any incurred cost, in writing, prior to their arrival.

NOTE: Pregnancy insurance is in addition to insurance requirements specified in paragraph 4.e. of this policy.

b. An IMS or authorized dependent without pregnancy coverage who is found to be pregnant after arrival in the U.S. will be returned to their home country immediately unless the IMS' government guarantees within ten working days after notification to pay all costs associated for prenatal, childbirth and postnatal care. Failure to provide payment of associated bills by the country within 90 days after the bill is sent could affect the authorization for dependents to accompany students from that country in the future.

c. Pregnancy and childbirth coverage is not usually included in insurance policies purchased less than 12 months in advance, and is generally very expensive.

d. Pregnancy insurance coverage is not available for purchase after an IMS or dependent is determined to be pregnant as it is considered a pre-existing condition.

The following web sites are just a few where IMS may obtain information on insurance companies that provide insurance for Non-U.S. citizens:

- www.anthemdirectca.com/le
- www.internationalstudentinsurance.com/international-military-students
- www.inselect.com
- www.insidedirect.com
- www.insurancequest.com
- www.internationalstudentinsurance.com/disam
The Student Secure plan from MultiNational Underwriters (MNU) is for all military students and dependents in the USA on A or B visas. The coverage has been customized, increasing the spouse and dependent coverage to **meet all DSCA medical policy requirements**, providing comprehensive coverage for officers/students and their dependents. This insurance will cover everything except Immunizations and Routine Physical Exams.
- www.internationalhealthplans.com
Offers coverage for pregnancy and preexisting conditions after 180 days and also offers a 10% discount for groups of 5 people or more.
- www.myglobalinsurance.com
 - [Global Security Guide 2012](#)
 - [Global Security Plus Guide 2012](#)
 - [Global SecurityTrifold](#)
- www.nationalinsurancestore.com/international/international-citizen
- www.nyig.com
- [Sunrise Worldwide](#)
- www.worldtravelcenter.com
- www.worldwidemedical.com

(Excerpt is taken directly from The Defense Institute of Security Assistance Management Website:
http://www.disam.dsca.mil/pages/itm/pages/functional_areas/health_affairs/health_insurance_for_im_s_or_dependents.aspx)